

HOMETOWN BANCORP OF ALABAMA, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 3451603	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$256	\$284	10.7%		
Loans	\$147	\$147	0.2%		
Construction & development	\$18	\$12	-32.3%		
Closed-end 1-4 family residential	\$53	\$54	2.4%		
Home equity	\$4	\$3	-12.8%		
Credit card	\$0	\$0			
Other consumer	\$23	\$17	-24.3%		
Commercial & Industrial	\$13	\$15	15.3%		
Commercial real estate	\$28	\$31	12.6%		
Unused commitments	\$12	\$15	24.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$42	\$43	2.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$49	\$67	35.6%		
Cash & balances due	\$8	\$19	139.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$234	\$257	9.9%		
Deposits	\$221	\$246	11.6%		
Total other borrowings	\$12	\$10	-16.7%		
FHLB advances	\$12	\$10	-16.7%		
Equity					
Equity capital at quarter end	\$23	\$27	19.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.1%	9.2%	--		
Tier 1 risk based capital ratio	15.3%	16.5%	--		
Total risk based capital ratio	16.6%	17.8%	--		
Return on equity ¹	11.2%	9.5%	--		
Return on assets ¹	1.1%	0.9%	--		
Net interest margin ¹	4.1%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	75.5%	76.1%	--		
Loss provision to net charge-offs (qtr)	122.9%	1558.5%	--		
Net charge-offs to average loans and leases ¹	0.7%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	1.3%	3.3%	0.5%	0.0%	--
Closed-end 1-4 family residential	0.8%	0.6%	0.2%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.6%	0.6%	0.0%	0.2%	--
Commercial & Industrial	11.8%	10.4%	0.6%	0.0%	--
Commercial real estate	4.0%	8.0%	0.0%	0.0%	--
Total loans	2.3%	3.3%	0.2%	0.0%	--